

Charges of Retail Banking Services

Effective Date: 28 November 2009

Services	Item	Charges	
Current Account (Applicable to HKD, USD and RMB Current Account)	Returned Cheque	Due to insufficient funds	HK\$120 / US\$15 / RMB200 per cheque
		Due to technical error(s) made by customers	HK\$50 / US\$6 / RMB50 per cheque
		Undue / Overdue cheque	Free of charge
		Due to the amount of a single RMB cheque exceeding RMB80,000	RMB200 per cheque
	Temporary Overdraft	O/D exceeds credit limit / O/D without credit limit	HK\$100 for each overdraft plus additional interest charges for the exceeded amount at our HKD Best Lending Rate + 9%p.a. or HIBOR, whichever is higher / US\$13 for each overdraft plus additional interest charges for the exceeded amount at our USD Best Lending Rate + 9%p.a. or LIBOR, whichever is higher
		Cheque drawn against uncleared item	HK\$50 / US\$7 per cheque
	Cheque Marked Good for Payment	Sent by bank	HK\$200 / US\$26 per cheque plus other bank charges
		Sent by customer	HK\$80 / US\$10 per cheque
	Stop Payment on Cheque	Establishing / Cancelling record	HK\$100 / US\$13 / RMB100 per instruction
	Printing of Special Cheques	Regular / Gold-plated	Handling charge
	Printing of Special Pay-in Slips		Handling charge
	Delivery of Cheque Book	By surface mail	Free of charge
		By registered mail	Handling charge
	Delivery of Returned Cheque	By registered mail	Postal fee
	Account Closure within 3 months from date of Account Opening		HK\$150/US\$20/RMB150 per account
Dormant Account with Low Balance	No transaction in account for 2 or more consecutive years and the credit balance at any time is less than HK\$2,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice)	HK\$100 equivalent per account per half year	
Deposit / Withdraw USD notes into / from USD Current Account		0.25% of the deposit / withdrawal amount per transaction	
RMB cheque handling (due to sweeping from savings account to RMB Current Account to settle the shortfall)		1% of the transfer amount per transaction (minimum RMB200)	
Savings Account	Report loss of Passbook / Replacement of Passbook (Due to loss / damage of passbook or loss of Chop)	HK\$50 per passbook	
	Consolidated Back Item Advice	HK\$70 per copy	
	Account Closure within 3 months from date of Account Opening	HK\$150 per account	
	Dormant Account with Low Balance	For single currency account: No transaction in account for 2 or more consecutive years and the credit balance at any time is less than HK\$2,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice)	HK\$100 equivalent per account per half year
		For multi-currency account: No transaction in account for 2 or more consecutive years and the total credit balance of all currencies at any time is less than HK\$2,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice)	1. HK\$100 equivalent per account per half year 2. The charge will be debited from the balance in HKD first. If the balance in HKD is less than HK\$100, the difference will be debited from other available currency(ies) in alphabetical order until a total amount of HK\$100 is debited.
Service Fee (Note 1)	Average balance below HK\$5,000 equivalent (Starts from the Account Day of the previous month to the Account Day before the last Account Day of the current month)	HK\$50 per month	
Time Deposit Account (including Club Deposits)	Early uplift on Time Deposits	HK\$200 per transaction (interest penalty may be levied)	
ATM Card/ Dual Currency Card/ HKD China UnionPay Card	Annual fee	HK\$50 per card	
	Loss of card	Report loss and re-issue	HK\$50 per card
		Report loss only	Free of charge
		Re-issue of new card due to card lost in transit	Free of charge
	ATM cash withdrawal through BOCOM ATMs in Mainland China (ATM Card only)		HK\$8 per transaction
	ATM cash withdrawal through JETCO ATM network in Mainland China and Macau		HK\$10 per transaction
	ATM cash withdrawal through PLUS ATM network		HK\$25 per transaction
ATM cash withdrawal through China UnionPay ATM network (Dual Currency Card only)		RMB 15 per transaction	
ATM cash withdrawal through China UnionPay ATM network (HKD China UnionPay ATM Card only)		HK\$15 per transaction	
Cashier's Order	Issuance (HKD)	HK\$50 per order	
	Issuance (USD)	HK\$50 equivalent per order	
	Banker's endorsement to certify the name of purchaser	Free of charge	
	Refund	HK\$50 per order	
	Report loss	HK\$50 per order plus charge for reporting to HKAB / HKICL	
Cashier's Order Marked Good by bank		HK\$35 per order	
BComBEST Services	Maintenance	The monthly average aggregate daily credit balance of designated accounts (Note 2) in the name of the customer is less than HK\$800,000 equivalent	HK\$200 per month
	Re-applying	Re-applying within 6 months from cancellation (Note 3)	HK\$100 per application
BOCOM FORTUNE Services	Maintenance	The monthly average aggregate daily credit balance of designated accounts (Note 2) in the name of the customer is less than HK\$100,000 equivalent	HK\$50 per month
	Re-applying	Re-applying within 6 months from cancellation (Note 3)	HK\$100 per application

Note 1: Exemptions apply to senior citizens (aged 55 or above), corporate accounts, association accounts, trustee accounts and customers who are using the designated product(s) or service(s) determined by our Bank from time to time. The designated products/services include: BComBEST, BOCOM FORTUNE, mortgage, overdraft or loan, Bo Bo Savings Account, securities account, investment account, FX margin trading, time deposits/club deposits, Bank of Communications Pacific Credit Card.

Note 2: Savings Account, Current Account, Time Deposit Account, Securities Account, Equity Linked Investment Account, Debt Instrument Account, Investment Funds Account and FX Margin Trading Account – Cash Margin.

Note 3: Also applicable to individual who had previously cancelled and re-applies the BComBEST services / BOCOM FORTUNE services in joint names, and vice versa.

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Services	Item	Charges
Safe Deposit Box	Replacement of one key	HK\$150 per key plus handling charge
	Breaking open of box due to loss of all keys	HK\$200 per box plus handling charge (including charge for replacement of keys)
Autopay	Creation of new record / Amendment of record	
	Returned Autopay	Due to insufficient funds
		Due to other reasons
Autopay of Payroll Service	Written Instruction	Credit into our bank's A/C
		Credit into other bank's A/C
	Diskette Instruction	Initial set up fee
		Credit into our bank's A/C
		Credit into other bank's A/C
Bank Confirmation	Verification of Account Signature	
	Confirmation of Account Information	Confirmation of Account Balance
		Confirmation of Account Opening
		Confirmation of Mortgaged Property
		Confirmation of Banking Facilities
	Issuance of Bank Reference Letter	
Issuance of non-standardized Bank Reference Letter		
General Services	Cash withdrawal, Transfer and CHATS Outward through Savings or Current Account (Note 1)	The number of transactions conducted over our branch /sub-branch counter exceeds the "Free monthly transaction count" as time to time specified by us
	Account History Report for Savings or Fixed Deposit Accounts (Note 2)	Record within 1 year
		Record within 2 years
		Record within 3 years
		Record more than 3 years (up to 7 years)
	BR / CI Search	
	Outward Clean Bills Collection	Paid / Return item
	Inward Remittance Bought	Paid / Return item
	Bank Confirmation for Audit Purposes	
	Reference Letter of Customer to Other Banks	
	Reference Letter of Customer to Solicitors	
	Request for Personal Data	
	Written Standing Instructions	
	Reprint of Annual Statement of Mortgage Account	
	Request for copy of documents by Customer	
	Gift Cheque	Purchase through Counter
		Purchase through ATMs
	Coins Exchange (Note 3)	
	HKD Notes Deposit (must be presorted)	Over 300 notes or over HK\$50,000 per day per customer
	HKD Coins Deposit (must be presorted) (Note 3)	
	Bulk Cheque Deposit	Up to 30 pieces per day
		Over 30 pieces per day
	Foreign Currency Notes Exchange (Renminbi excluded)	Bank Customers
		Non-Bank Customers
	Renminbi Currency Notes Exchange	Bank Customers
		Non-Bank Customers
	Foreign Currency Notes deposit into / withdraw from the same Currency Account (USD Notes deposit account excluded)	USD
		Renminbi
		Other foreign currencies (GBP, AUD, CAD and JPY only)
	Facsimile	Within Hong Kong
		Outside Hong Kong
		Each additional page (any country)
	Photocopying of Statement (including reprint of e-consolidated statement)	Within 1 month
1 month to 7 years (up to 7 years)		

Note 1: "Free monthly transaction count": BComBEST – No limit; BOCOM FORTUNE – 30 transactions; General customer – 8 transactions. Customer may also need to pay the relevant fee when conducting certain banking transactions, e.g. CHATS Outward. The Bank reserves the right to change the scope of services which are subject to the Counter Service Fee and the "Free monthly transaction count" from time to time. Exceptions apply to senior citizens (aged 65 or above)

Note 2: "Record within 1 year" means the record within one calendar year (from 1 January to 31 December). Request for less than 1 year record is still charged as "Record within 1 year".

Note 3: HK\$20 per sachet for HK\$0.1 & HK\$0.2; HK\$25 per sachet for HK\$0.5; HK\$100 per sachet for HK\$1, HK\$2 & HK\$5; HK\$200 per sachet for HK\$10.

Note 4: The bank reserves the right to levy an additional charge on bulk Foreign/ Renminbi Currency Notes Exchange.

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Services	Item	Charges	
General Services	Replacement of Copies of Advice / Receipt	Within 1 year	HK\$50 per page
		1 year to 2 years	HK\$100 per page
		2 years to 3 years	HK\$150 per page
		3 years to 4 years	HK\$200 per page
		4 years to 5 years	HK\$250 per page
		5 years to 6 years	HK\$300 per page
		6 years to 7 years (up to 7 years)	HK\$350 per page
	Cross Border Accounts Enquiry	Set up enquiry function	HK\$200 per account
		Set up authorization for enquiry	HK\$200 per account
	CHATS (Counter Transaction) (Note1)	CHATS Outward (HKD)	HK\$170 per transaction
		CHATS Outward (USD)	US\$22 / HK\$170 per transaction
		CHATS Outward (EUR)	EUR16 / HK\$170 per transaction
		CHATS Outward (RMB)	RMB170 / HK\$170 per transaction
		CHATS Outward (HKD) to Shenzhen	HK\$170 per transaction
	CHATS (Internet Transaction)	CHATS Outward (HKD)	HK\$50 per transaction
		CHATS Outward (USD)	US\$6 per transaction
		CHATS Outward (EUR)	EUR5 per transaction
Message		Free of charge	
Electronic Clearing Transfer (Internet Transaction) (Note 2)	Electronic Clearing Transfer Outward (HKD)	HK\$5 per transaction	
Note 1: If you have specified that the beneficiary receives full amount, an additional recipient bank charges and cable fee of HK\$100 will be charged Note 2: The funds transferred via Electronic Clearing Transfer will be credited to the recipient's account after two business days. The reference to "business day" means any day on which banks in HKSAR are open for business (except Saturday, Sunday or public holiday).			